

# BENEFITS NEWS

## The Group Legal Services Insurance Plan

### Open Enrollment for the State's Group Legal Services Insurance Plan is March 1 - April 30, 2011

During open enrollment, eligible employees can enroll in the Group Legal Services Insurance Plan (Plan) and current members can add or delete dependents. If you're already in the Plan, you don't need to re-enroll, your coverage continues automatically. Members may cancel their membership at any time.

#### Why Enroll?

As a member of the State's Plan, you have access to knowledgeable attorneys on unexpected legal problems that arise. Give yourself the peace of mind that you and your family will be taken care of.

The Plan is a voluntary employee-paid benefit that provides comprehensive legal coverage. For only \$9.84 per month for an individual or \$17.39 for a family (employee, spouse or domestic partner, and eligible dependents), you can be protected from unexpected legal expenses. The Plan has a 30 mile Network Attorney Guarantee from your home or work zip code.

#### Who's Eligible?

All permanent or probationary employees who are designated rank and file, managerial, supervisory, confidential, excluded, or exempt, who work at least half-time or more and permanent-intermittent employees meeting the required 480 hours during the last control period (ending December 31) are eligible to enroll.

#### What Does It Do for You?

The real value of the Plan is its strong financial protection – saving you hundreds of dollars or more for protection from expensive attorney fees. You never know when a legal issue or situation will create serious problems in your life or threaten everything you've worked so hard for; your home, your income,

and your assets. The Plan can be a lifesaver and can help preserve those assets. We often need attorneys for everyday issues, and the Plan provides **100% paid-in-full** coverage for in-office consultation with a Network Attorney (throughout the nation) for legal services such as:

- Adoption proceedings
- Personal bankruptcy
- Establishment of conservatorship or guardianship
- Consumer protection
- Will preparation
- Debt collection defense
- Defense of traffic charges (except DUI/DWI and parking tickets)
- Dissolution of marriage (Up to 25 hours paid)
- Motion to modify (Up to 15 hours paid)
- Habeas corpus
- Juvenile court proceedings
- Real estate services related to purchase/sale of primary/refinancing (principal residence)
- Name change
- Preventive legal services (limit one hour per family each calendar quarter)
- Elder law rider (Eldercare)

Other legal services at no additional cost include:

**Telephone Legal Services (toll-free)** – Attorneys can easily handle certain issues over the phone. In fact, many times, a phone call to an attorney can put a legal issue to rest without further legal needs. Plan coverage includes:

- Telephone legal advice
- Telephone standard will preparation
- Follow-up calls and letters
- Document review
- Document preparation
- Telephone small claims assistance

**Reduced Fee Benefit** – Even if you have a legal need that's not covered under the Plan, you can receive a reduced fee of at least 25% off a participating Network Attorneys normal hourly rate, which includes preparation of a revocable trust.

**Reduced Contingency Fees** – Members receive reduced contingency fees; fees which are based on the success of the case and are a percentage of the amount of money awarded.

**Online Legal Services** – Are available 24 hours a day and include:

The Law Guide contains hundreds of articles on various legal matters written in consumer friendly terms. It explains the law, identifies options, and helps you educate yourself about your issue and how to handle your situation; and

The Do-It-Yourself Legal Documents (state-specific online legal library) allows you to search and create simple documents such as a Motor Vehicle Bill of Sale or a Power of Attorney (for finances).

### How to Enroll

ARAG mails an enrollment kit to the homes of eligible State employees not yet enrolled in the plan. Please contact your department's Personnel Office or the ARAG Customer Service Center toll-free at 866-762-0972, if you did not receive a kit.

***To enroll or make changes, you must submit your completed enrollment form to your Personnel Office by April 30, 2011.*** Your coverage begins on the first day of the pay period following your first payroll deduction.

### How to Get More Information

ARAG Customer Care Specialist are available Monday – Friday 5:00 a.m. to 5:00 p.m. Pacific Standard Time to answer questions about the State of California Group Legal Services Insurance Plan.

#### **ARAG® Legal Services Insurance Plan**

Toll-free: 866-762-0972

TTY Relay Operator: 800-383-4184 or 711

Website: [www.ARAGLegalCenter.com](http://www.ARAGLegalCenter.com) (code 10202soc)

### New Retiree Group Legal Services Insurance Plan

The State will now offer a Retiree Group Legal Insurance Plan to all eligible employees who retire from State service and current retirees/annuitants. The open enrollment for the Retiree Group Legal Services Insurance Plan is April 1 – May 31, 2011. Retirees will receive enrollment packets at their home during this time. If you are retiring during this open enrollment period and do not receive a packet, you may contact ARAG Customer Care Center toll free at 800-511-4007 (TTY 800-383-4184 or 711 for a Relay Operator), Monday through Friday 5:00 a.m. to 5:00 p.m. Pacific Standard Time.

### For More Information

**DPA Benefits Division**  
(916) 322-0300

**Dental Program**  
(916) 324-0866

**Drug Testing Program**  
(916) 324-9386

**Employee Assistance Program  
MHN (Managed Health Network)**  
1-866-327-4762

**FlexElect Program**  
(916) 327-6429

**Group Legal Services Plan  
ARAG®**  
1-866-762-0972

**Group Term Life Insurance Plan**  
(916) 324-0533

**Health Promotion Program**  
(916) 324-9398

**Long-Term Disability Insurance  
Plan**  
(916) 324-0533

**Merit Award Program**  
(916) 324-0522

**Pre-Tax Parking**  
(916) 324-0526

**Rural Health Care Program**  
(916) 327-1439

**Savings Plus Program**  
1-866-566-4777  
[www.sppforu.com](http://www.sppforu.com)

**SDI/FMLA**  
(916) 323-3343

**State-Owned Housing Program**  
(916) 327-1439

**Travel & Relocation and  
Vanpool Programs**  
(916) 324-0526

**Vision Service Plan**  
1-800-877-7195

**Workers' Compensation  
Program**  
(916) 445-9760

### DPA Fax Numbers

**Benefits Division**  
(916) 322-3769

**Savings Plus Program**  
(916) 327-1885

### Internet Address

[www.dpa.ca.gov](http://www.dpa.ca.gov)